REMARKS

Claims 16 - 36 are pending in this application. By this Amendment, claims 1 - 15 are canceled and claims 16 - 36 are new. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,

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WPB:JSA/nxy

Date: December 22, 2005

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension

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